

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Mark J Dolak | Social Security number or ITIN | xxx-xx-5272 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 13-14021-MBK | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark J Dolak

5/11/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mark J Dolak
 Debtor

Case No. 13-14021-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 46

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db
 513720432 +Mark J Dolak, 500 Deal Lake Drive, Unit 2A, Asbury Park, NJ 07712-5159
 513782073 Asset Management, PO Box 2824, Woodstock, GA 30188-1386
 513814039 +BANK OF AMERICA, N.A., P.O. BOX 660933, DALLAS, TX 75266-0933
 +Bank of America, PROBER & RAPHAEL, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100,
 Woodland Hills, California 91364-6207
 514028912 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 513720443 +Client Services, Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
 513720444 ETS Collections, PO Box 1730, Reynoldsburg, OH 43068-8730
 513834554 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513720447 Lake Drive Condo Association, 500 Deal Lake Dr, Asbury Park, NJ 07712-5175
 513751663 +Lake Drive Court Condominium Association, 500 Deal Lake Drive, Asbury Park, NJ 07712-5175
 513720449 Merchantile, PO Box 9016, Williamsville, NJ 14231-9016
 513720450 Pennco Associates, PO Box 3003, Phoenixville, PA 19460-0918
 514165725 +THE BANK OF NEW YORK MELLON, FRANK J. MARTONE, P.C., 1455 BROAD STREET,
 BLOOMFIELD, NJ 07003-3068
 516560479 The Bank of New York Mellon, c/o Shellpoint Mortgage Servicing, PO BOX 10826,
 Greenville, SC 29603-0826
 516560480 +The Bank of New York Mellon, c/o Shellpoint Mortgage Servicing, PO BOX 10826,
 Greenville, SC 29603-0826, The Bank of New York Mellon,
 c/o Shellpoint Mortgage Servicing 29603-0826
 513847364 The Bank of New York Mellon, et al, c/o Prober & Raphael, Attorney for Secured Creditor,
 P.O. Box 4365, Woodland Hills, CA 91365-4365
 513720452 Zwicker & Associates, 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 11 2018 22:32:09 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 11 2018 22:32:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513720429 EDI: AMEREXPR.COM May 12 2018 02:28:00 American Express,
 American Express Special Research, PO Box 981540, El Paso, TX 79998-1540
 514030020 EDI: BECKLEE.COM May 12 2018 02:28:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 513720430 +EDI: AMEREXPR.COM May 12 2018 02:28:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 513720431 +EDI: ARSN.COM May 12 2018 02:28:00 ArS National Services, PO Box 463023,
 Escondido, CA 92046-3023
 513720433 EDI: BANKAMER.COM May 12 2018 02:28:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 513720434 EDI: BANKAMER.COM May 12 2018 02:28:00 Bank Of America, N.a., 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 513720435 EDI: BANKAMER.COM May 12 2018 02:28:00 Bk Of Amer,
 Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 513720436 EDI: CAPITALONE.COM May 12 2018 02:28:00 Cap One, Po Box 85520, Richmond, VA 23285
 513720442 EDI: CITICORP.COM May 12 2018 02:28:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 PO Box 20507, Kansas City, MO 64195-0507
 513720437 +EDI: CAPITALONE.COM May 12 2018 02:28:00 Cap One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 513720438 EDI: CAPITALONE.COM May 12 2018 02:28:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 513720439 +EDI: CHASE.COM May 12 2018 02:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 513720440 EDI: CHASE.COM May 12 2018 02:28:00 Chase Mht Bk, Attention: Bankruptcy, PO Box 15298,
 Wilmington, DE 19850-5298
 513720441 +EDI: CITICORP.COM May 12 2018 02:28:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 513720446 +E-mail/Text: bky@martonelaw.com May 11 2018 22:31:55 Frank Martone, 1455 Broad St,
 Bloomfield, NJ 07003-3068
 513720448 EDI: LEADINGEDGE.COM May 12 2018 02:28:00 Leading Edge Recovery Solutions, PO Box 129,
 Linden, MI 48451-0129
 513905172 +EDI: OPHSUBSID.COM May 12 2018 02:28:00 OAK HARBOR CAPITAL VII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514862118 EDI: PRA.COM May 12 2018 02:28:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 514862119 EDI: PRA.COM May 12 2018 02:28:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 514007334 EDI: PRA.COM May 12 2018 02:28:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 513949957 EDI: PRA.COM May 12 2018 02:28:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
 513876805 EDI: Q3G.COM May 12 2018 02:28:00 Quantum3 Group LLC as agent for,
 Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
 514280753 E-mail/Text: bkdepartment@rtresolutions.com May 11 2018 22:32:13
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, PO Box 36655,
 Dallas, Texas 75247-4029

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 46

Date Rcvd: May 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514280754 E-mail/Text: bkdepartment@rtresolutions.com May 11 2018 22:32:13
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, PO Box 36655,
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
1349 Empire Central Drive, Suite #150
513720451 EDI: URSI.COM May 12 2018 02:28:00 United Recover Systems, PO Box 722929,
Houston, TX 77272-2929
514004742 EDI: ECAST.COM May 12 2018 02:28:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
514004741 EDI: ECAST.COM May 12 2018 02:28:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of New York Mellon, f/k/a The Bank of New Yor
514152534 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
514162140 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr* +BANK OF AMERICA, N.A., P.O. BOX 660933, DALLAS, TX 75266-0933
cr* +Lake Drive Court Condominium Association, 500 Deal Lake Drive, Asbury Park, NJ 07712-5175
513720445 ##FMS Inc, PO Box 707601, Tulsa, OK 74170-7601

TOTALS: 3, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor Bank of New York Mellon, f/k/a The Bank of New York, as trustee, on behalf of the holders of the Alternative Loan Trust 2005-85CB, Mortgage Pass-Through Certificates Series 2005-85CB bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
E. Carlton Kromer on behalf of Creditor Lake Drive Court Condominium Association ckromer@kromerlaw.com
Frank J. Martone on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-85CB, MORTGAGE PASS - THROUGH CERTIFICATES, SERIES 2005-85CB. bky@martonelaw.com
Frank J. Martone on behalf of Creditor BANK OF AMERICA, N.A. bky@martonelaw.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com, bkggroup@kmlawgroup.com
Marc C. Capone on behalf of Debtor Mark J Dolak mcapone@caponeandkeefe.com, docs@caponeandkeefe.com

TOTAL: 9